

Fill in this information to identify the case:

Debtor 1 Ryan Wayne Cashatt
Debtor 2 Kelly Jo Cashatt
(Spouse, if filing)
United States Bankruptcy Court for the: Western District of Missouri
(State)
Case number 13-50507-can13

Entered 07/16/18 15:13:08 Desc
of 5

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Seterus, Inc., as authorized servicer for
Federal National Mortgage Association ("Fannie Mae") Court claim no. (if known): 10
Last 4 digits of any number you use to identify the debtor's account: 9 7 6 2
Property address: 7207 NW Maple Lane
Number Street
Platte Woods, MO 64151
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: 02/01/18-06/01/18 @ \$1,430.50; 07/01/18 @ \$1,494.82; (a) \$ 7,366.28
Less Suspense Balance (\$1,281.04)
b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
c. Total. Add lines a and b. (c) \$ 7,366.28

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

02 / 01 / 2018
MM / DD / YYYY

Debtor 1 Ryan Wayne Cashatt
First Name Middle Name Last Name

Case number (if known) 13-50507-can13

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Dustin Stiles
Signature

Date 07/ 16 / 2018

Print Dustin Stiles
First Name Middle Name Last Name

Title Attorney for Creditor

Company Kozeny & McCubbin, L.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address 12400 Olive Blvd., Suite 555
Number Street

St. Louis, MO 63141
City State ZIP Code

Contact phone (314) 991 - 0255

Email wdmo@km-law.com

POST-PETITION PAYMENT HISTORY

After Loan Modified

Name: Ryan Cashatt
Loan #: XXXXXXXXXX
Case #: 13-50507
Date Filed: 8/8/13

Date Received	Amount Received	\$ Applied To Payment	Post-Petition Date Paid	Paid To Suspense	Running Suspense Total	Post Petition Payment Amount Due
					\$ -	
				\$0.00		
3/10/2017	\$ 1,428.62			\$1,428.62	\$ 1,428.62	
4/28/2017	\$ 1,432.68	\$1,432.68	3/1/2017	\$0.00	\$ 1,428.62	\$ 1,432.68
5/31/2017	\$ 1,432.68	\$1,432.68	4/1/2017	\$0.00	\$ 1,428.62	\$ 1,432.68
7/27/2017	\$ 1,432.68	\$1,432.68	5/1/2017	\$0.00	\$ 1,428.62	\$ 1,432.68
8/28/2017	\$ 1,430.50	\$1,432.68	6/1/2017	(\$2.18)	\$ 1,426.44	\$ 1,432.68
9/28/2017	\$ 2,937.60	\$1,430.50	7/1/2017	\$1,507.10	\$ 2,933.54	\$ 1,430.50
		\$1,430.50	8/1/2017	(\$1,430.50)	\$ 1,503.04	\$ 1,430.50
		\$1,430.50	9/1/2017	(\$1,430.50)	\$ 72.54	\$ 1,430.50
1/3/2018	\$ 2,000.00	\$1,430.50	10/1/2017	\$569.50	\$ 642.04	\$ 1,430.50
2/1/2018	\$ 1,430.50	\$1,430.50	11/1/2017	\$0.00	\$ 642.04	\$ 1,430.50
4/23/2018	\$ 3,500.00	\$1,430.50	12/1/2017	\$2,069.50	\$ 2,711.54	\$ 1,430.50
		\$1,430.50	1/1/2018	(\$1,430.50)	\$ 1,281.04	\$ 1,430.50
			2/1/2018	\$0.00	\$ 1,281.04	\$ 1,430.50
			3/1/2018	\$0.00	\$ 1,281.04	\$ 1,430.50
			4/1/2018	\$0.00	\$ 1,281.04	\$ 1,430.50
			5/1/2018	\$0.00	\$ 1,281.04	\$ 1,430.50
			6/1/2018	\$0.00	\$ 1,281.04	\$ 1,430.50
			7/1/2018	\$0.00	\$ 1,281.04	\$ 1,494.82
				\$0.00	\$ 1,281.04	
				\$0.00	\$ 1,281.04	
				\$0.00	\$ 1,281.04	
				\$0.00	\$ 1,281.04	
				\$0.00	\$ 1,281.04	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI
KANSAS CITY DIVISION**

In Re

**Ryan Wayne Cashatt, dba
Cashatt Family LLC dba
Cashatt Family Funerals and
Kelly Jo Cashatt, aka
Kelly Jo Marra, aka
Kelly Jo Marra-Cashatt,
Debtors.**

Case No: 13-50507-can13

Chapter 13

**Seterus, Inc., as authorized
subservicer for Federal National
Mortgage Association ("Fannie Mae"),
its successors and assigns,
Movant.**

CERTIFICATE OF SERVICE

v.

**Ryan Wayne Cashatt, dba
Cashatt Family LLC dba
Cashatt Family Funerals and
Kelly Jo Cashatt, aka
Kelly Jo Marra, aka
Kelly Jo Marra-Cashatt,
Debtors,**

**Kozeny & McCubbin, L.C.
12400 Olive Blvd., Suite 555
St. Louis, MO 63141
wdmo@km-law.com**

and

**Richard Fink, Trustee,
Respondents.**

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the Response to Notice of Final Cure Payment and a copy of this pleading were served electronically via CM/ECF the 16th day of July, 2018 to the parties listed below:



David R. Barlow
Attorney for Debtors
1901 Swift Avenue
North Kansas City, MO 64116-3421

Richard Fink
Trustee
2345 Grand Blvd., Suite 1200
Kansas City, MO 64108

Office of the US Trustee
U.S. Trustee
400 E. 9th St. Room 3440
Kansas City, MO 64106

And delivered via regular U.S. Mail on July 16, 2018 to:

Ryan Wayne Cashatt
Kelly Jo Cashatt
Debtors
7207 NW Maple Lane
Platte Woods, MO 64151

Respectfully submitted,

/s/Dustin Stiles
Jonathon B. Burford, #59337
Dustin Stiles, #63272
Attorneys for Movant
12400 Olive Blvd., Suite 555
St. Louis, MO 63141
Phone: (314) 991-0255
Fax: (314) 567-8019
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